

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-32219-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wanda Renae Harris
aka Wanda R Brown
239 Land 'Or Drive
Ruther Glen, VA 22546

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):
Debtor: xxx-xx-7583

Employer Tax-Identification (EIN) No(s), (if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Wanda Renae Harris is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 1, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Wanda Renae Harris
 Debtor

Case No. 10-32219-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B18

Page 1 of 3
 Total Noticed: 96

Date Rcvd: Jul 01, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2014.

db
 12294865 Wanda Renae Harris, 239 Land 'Or Drive, Ruther Glen, VA 22546
 +ARM, PO Box 129, Thorofare, NJ 08086-0129
 11246008 Allen & Tatum DDS, PO Box 70144, Fredericksburg, VA 22404
 9586964 +Allen, Lewis & Associates, 1185 Lane Ave, South Suite #5, Jacksonville, FL 32205-6285
 9586966 Aqua Virginia, Inc, 762 W. Lancaster Ave, Bryn Mawr, PA 19010-3489
 9586970 +Caroline County Treasurer's Of, PO Box 431, Bowling Green, VA 22427-0431
 12294863 +Caroline County Treasurer's Office, PO Box 431, Bowling Green, VA 22427-0431
 9586971 +Caroline Disposal Service, PO Box 643, Ruther Glen, VA 22546-0643
 9586972 +Cash Jar, PO Box 025250, #15050, Miami, FL 33102-5250
 9586975 +Chancellor Internal Medicine, 12006 Kilarney Drive, Fredericksburg, VA 22407-7207
 12294869 +CheckIntoCheck, PO Box 550, Cleveland, TN 37364-0550
 12294870 +Childs Heart Institute, PO Box 1066, Mclean, VA 22101
 9586976 +Collection Company Of, 700 Longwater Dr, Norwell, MA 02061-1796
 9586978 #+Contract Callers Inc, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301
 12294861 +Credit Acceptance, 25505 W 12 Mile Rd, Ste 300, Southfield, MI 48034-8331
 12294871 +EODCCA, PO Box 5055, Norwell, MA 02061-5055
 12294872 +Fingerhut, PO Box 166, Newark, NJ 07101-0166
 9586983 +First Collection Services, 10925 Otter Creek E Blvd, Mabelvale, AR 72103-1661
 9586984 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 9586985 +Fredericksburg Emer Med. Allia, PO Box 808, Grand Rapids, MI 49518-0808
 12294874 +Fredericksburg Emergency Med, PO Box 808, Grand Rapids, MI 49518-0808
 9586986 +Furniture Warehouse, 7309 Jefferson Davis Hwy, Spotsylvania, VA 22551-2472
 12294876 +GMAC Insurance, Integon Casualty Ins Co, PO Box 3199, Winston Salem, NC 27102-3199
 12294875 +Geico, 1 Geico Plaza, Bethesda, MD 20810-0002
 9586987 +Genesis, PO Box 4865, Beaverton, OR 97076-4865
 9718612 +Genesis Financial Services, Vativ Recovery Solutions, LLC,
 As Agent For Genesis Financial Services, P.O. Box 19249, Sugar Land, TX 77496-9249
 9586989 International Collection Serv, PO Box 20521, Minneapolis, MN 55420-0521
 11246009 +Joseph Synan, AC, 101 Lafayette Blvd, Fredericksburg, VA 22401-6029
 9586992 +Mary Washington Hospiatl, 2300 Fall Hill #313, Fredericksburg, VA 22401-3343
 9586993 MediCorp Health System, ODC Recovery Services, PO Box 7667, Fredericksburg, VA 22404-7667
 12294878 +Mountaineer Radiologists, PO Box 1942, Dept L 2524, Charleston, WV 25327-1942
 12294882 +NSWC, Box 519, Dahlgren, VA 22448-0519
 12294881 +National Credit Adjusters, Dept 835, PO Box 4115, Concord, CA 94524-4115
 9586994 +Nationwide Credit, Inc., 2015 Vaughn Rd NW, STE 400, Kennesaw, GA 30144-7802
 9586996 +Nco Group Fin Systems, PO Box 182965, Columbus, OH 43218-2965
 9586997 +Park Dansan, 113 W. 3rd Avenue, Gastonia, NC 28052-4320
 9586998 +Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
 9586999 +Plains Commerce Bank/C, 2101 W 51st Ste 34, Sioux Falls, SD 57105-0000
 9587000 +Pratt Medical Center, PO Box 1460, Fredericksburg, VA 22402-1460
 12294884 +QVC, PO Box 2254, West Chester, PA 19380-0153
 9587001 +Quest Diagnostics, PO Box 71303, Philadelphia, PA 19176-1303
 9587002 +Radiologic Assoc of Fredericks, PO Box 7819, Fredericksburg, VA 22404-7819
 12294885 +Rappahannock Area YMCA, Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308
 9587003 +Rappahannock Electric Cooperat, PO BOX 34849, Alexandria, VA 22334-0849
 9625812 +Rappahannock Electric Cooperative, PO Box 7388, Fredericksburg, VA 22404-7388
 9587004 +Ridonna Waller, 31 Everglades Lane, Stafford, VA 22554-7762
 12294886 +Second Round LP, PO Box 41955, Austin, TX 78704-0033
 12294889 +Suntrust Bank, PO Box 26150, VA-Richmond-8394, Richmond, VA 23260-6150
 9587005 +Superior Mgt, 18167 Us Hwy 19 N Ste 200, Clearwater, FL 33764-6568
 9907289 +The Debt Law Group, PLLC (ADMINISTRATIVE), P.O. Box 5928, Glen Allen, VA 23058-5928
 9587006 +The Ins Dr Agcy of Fred'Burg, AIG Agency Auto, 1909 Plank Road,
 Fredericksburg, VA 22401-5101
 12294862 +Titlemax, 5203 Jefferson Davis Hwy, Fredericksburg, VA 22408-2605
 9587007 +Tri-County Service B, P.O. Box 639, Hollywood, MD 20636-0639
 9824431 +Verizon Online, PO BOX 3243, Bloomington, IL 61702-3243
 9587012 +Vital Recovery Services, Inc, PO Box 923747, Norcross, GA 30010-3747
 12294892 +West Virginia Nat Ins Co, PO Box 4225, Richmond, VA 23220-8225
 12294893 +Wood Forest Nation, 1800 Carl D. Silver Pkwy, Fredericksburg, VA 22401-4960

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBEROBINSON.COM Jul 02 2014 02:33:00 Bruce E. Robinson, P.O. Box 538,
 415 E. Atlantic Street, South Hill, VA 23970-2701
 cr +EDI: ATLASACQU.COM Jul 02 2014 02:33:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 cr EDI: RESURGENT.COM Jul 02 2014 02:33:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 cr EDI: AIS.COM Jul 02 2014 02:34:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr +EDI: RECOVERYCORP.COM Jul 02 2014 02:33:00 Recovery Management Systems Corporation,
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
 12294866 +EDI: CINGMIDLAND.COM Jul 02 2014 02:33:00 AT&T Wireless, PO Box 536216,
 Atlanta, GA 30353-6216

District/off: 0422-7

User: manleyc
Form ID: B18

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Total Noticed: 96

Date Rcvd: Jul 01, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12294864 +EDI: AAEO.COM Jul 02 2014 02:33:00 Aaron's, 5087 Jefferson Davis Hwy,
Fredericksburg, VA 22408-4263
9586962 +EDI: AFNIRECOVERY.COM Jul 02 2014 02:33:00 Afni, Inc., Po Box 3427,
Bloomington, IL 61702-3427
9586967 +EDI: ARROW.COM Jul 02 2014 02:33:00 Arrow Financial Servic, 5996 W Touhy Ave,
Niles, IL 60714-4610
9836585 EDI: RESURGENT.COM Jul 02 2014 02:33:00 Ascent Card Services LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11768851 +EDI: ATLASACQU.COM Jul 02 2014 02:33:00 Atlas Acquisitions LLC, Attn: Avi Schild,
294 Union St., Hackensack, NJ 07601-4303
9586968 +E-mail/Text: bankruptcies@banfield.net Jul 02 2014 02:44:01 Banfield,
8000 NE Tilamook Street, PO Box 13998, Portland, OR 97213-0998
9586969 EDI: BANKAMER2.COM Jul 02 2014 02:33:00 Bank Of America, Po Box 25118,
Tampa, FL 33622-5118
9586974 +EDI: CBCSI.COM Jul 02 2014 02:33:00 CBCS, Consumer Relations Department, PO Box 69,
Columbus, OH 43216-0069
9586973 +E-mail/Text: bankruptcy@cashcall.com Jul 02 2014 02:44:08 Cashcall Inc, 1600 S Douglass Rd,
Anaheim, CA 92806-5948
9586977 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 02 2014 02:43:45 Consumer Portfolio Svc,
Po Box 57071, Irvine, CA 92619-7071
9586981 EDI: DIRECTV.COM Jul 02 2014 02:33:00 Direct TV, PO Box 6550, Englewood, CO 80155-6550
9586982 +EDI: CONVERGENT.COM Jul 02 2014 02:33:00 ER Solutions, Inc., 800 SW 39th St., PO Box 9004,
Renton, WA 98057-9004
12294891 +E-mail/Text: bknotice@erccollections.com Jul 02 2014 02:43:24 Enhanced Recovery Co.,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
12294873 +EDI: AMINFOFP.COM Jul 02 2014 02:33:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
12294877 +EDI: HFC.COM Jul 02 2014 02:33:00 HSBC Bank, attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
9586988 +EDI: ICSYSTEM.COM Jul 02 2014 02:33:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378
9586990 +EDI: JEFFERSONCAP.COM Jul 02 2014 02:33:00 Jefferson Capital Systems, LLC, 16 McLeland Road,
Saint Cloud, MN 56303-2160
9833967 EDI: RESURGENT.COM Jul 02 2014 02:33:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
9586991 E-mail/Text: mgr@collection-professionals.com Jul 02 2014 02:42:30 Marauder Corporation,
74923 Highway 111, Indian Wells, CA 92210-0000
11746764 EDI: AIS.COM Jul 02 2014 02:34:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
9653229 EDI: RESURGENT.COM Jul 02 2014 02:33:00 Precision Recovery Analytics, Inc, MS 550,
PO Box 91121, Seattle, WA 98111-9221
9681792 EDI: RECOVERYCORP.COM Jul 02 2014 02:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12294888 EDI: NEXTEL.COM Jul 02 2014 02:33:00 Sprint, attn: Bankruptcy Dept, 4900 W 95th Street,
Oak Lawn, IL 60453
12294887 +EDI: HCA2.COM Jul 02 2014 02:33:00 Spotsylvania Reg Med Ctr, PO Box 99587,
Louisville, KY 40269-0587
10529700 E-mail/Text: ebn@vativrecovery.com Jul 02 2014 02:42:58 VATIV RECOVERY SOLUTIONS LLC,,
P.O. Box 40728, Houston, TX 77240-0728
9824404 EDI: AFNIVERIZONE.COM Jul 02 2014 02:33:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
9587008 EDI: AFNIVZCOMBINED.COM Jul 02 2014 02:33:00 Verizon, PO Box 660720,
Dallas, TX 75266-0720
12294890 EDI: AFNIVERIZONE.COM Jul 02 2014 02:33:00 Verizon Bankruptcy Dept, PO Box 3037,
Bloomington, IL 61702-3037
9587009 +EDI: AFNIVERIZONE.COM Jul 02 2014 02:33:00 Verizon Va, 236 E Town St #170,
Columbus, OH 43215-4631
9587010 +EDI: AFNIVERIZONE.COM Jul 02 2014 02:33:00 Verizon Virginia Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225
9824430 +EDI: AFNIVZWIRE.COM Jul 02 2014 02:33:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
9587011 +EDI: AFNIVZWIRE.COM Jul 02 2014 02:33:00 Verizon Wireless, 250 James St,
Morristown, NJ 07960-6410
9587013 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 02 2014 02:43:19
Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9586980 Damion J. Harris, 239 Land Or Drive, VA 23546-1070
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr* VATIV RECOVERY SOLUTIONS LLC, P.O. Box 40728, Houston, TX 77240-0728
12294867* +Caroline Disposal Service, PO Box 643, Ruther Glen, VA 22546-0643
12294868* +Chancellor Internal Medicine, 12006 Kilarney Dr., Fredericksburg, VA 22407-7207
12296046* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

District/off: 0422-7

User: manleyc
Form ID: B18

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***** BYPASSED RECIPIENTS (continued) *****
11746765* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
11748738* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
12294883* +Pratt Medical Center, PO Box 1460, Fredericksburg, VA 22402-1460
9586963 ##AIG Agency Auto, PO Box 1802, Alpharetta, GA 30023-0302
9586965 ###Allied Cash Advance, Title Loan billing dept, 200 SE 1st Street, Suite 800,
Miami, FL 33131-1909
9642121 ##CashCall Inc, MS 550, PO Box 91121, Seattle, WA 98111-9221
9586979 ##Damion Harris, 239 Land Or Drive, Ruther Glen, VA 22546-1070
9586995 ##NCC, 120 N Keyser Avenue, Scranton, PA 18504-9701
9905683 ###The Debt Law Group, PLLC, 2807 N. Parham Road, Suite 107, Henrico, VA 23294-4410
TOTALS: 1, * 9, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Richard James Oulton on behalf of Debtor Wanda Renae Harris 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rchurwitz@gmail.com;DLGHearings@gmail.com
TOTAL: 2